

# *News and Information*

*From the Tennessee Division of Consumer Affairs*

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## **Dangerous Downloading**

The speed at which the internet has developed is staggering. It's really a bit more than the average person can keep up with. Hardware and software producers go to great lengths to make their products as easy to use as possible. After all, the purpose of the machine is to make your life easier, not to force you to spend hours pouring over a user manual. They have done such a wonderful job making us feel comfortable that most of us pay little, if any, attention to what is actually happening when we use a computer. Unfortunately, as technology has developed, so have the scams that criminals use to defraud computer users.

One of the more recent scams involves downloading software to view certain websites. Most sites are designed so that any web browser can view them properly. Others, however, require special software to get the full experience of the site. When this is the case, the software is usually offered free of charge. In just a few moments, you are able to download the software and continue your web-surfing. Before you do this, however, you should consider the source.

Both the Tennessee Division of Consumer Affairs and the Federal Trade Commission have received complaints from consumers who got a little more software than they wanted. Within the downloaded information came a program that forces the computer's modem to disconnect from the local internet service provider (ISP). It then dials into a server in Madagascar or Chad on a pay-per-minute line charging as much as \$35 a minute. Some users were unaware of the change until the outrageous phone bill came.

Most downloadable software is safe, but you should only download material from websites you know to be trustworthy. Also, you should always read every word of the disclaimers and user agreements provided. You can also protect yourself from this scam by having your phone company place an international call block on the line your computer uses. These scams are often run through sites offering pornography or other questionable material, so a content filter offered by your ISP may protect both your children and your finances.

If you have questions or concerns regarding internet scams or any other consumer issues, contact the Tennessee Division of Consumer Affairs at 1-800-342-8385 or visit [www.state.tn.us/consumer](http://www.state.tn.us/consumer).